# 10/52 95 63 Rec'd P PTO 28 MAR 2333

#### **PCT REQUEST**

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FPM03008PCT

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0	For receiving Office use only			
0-1	International Application No.			
0-2	International Filing Date			
0-3	Name of receiving Office and "PCT International Application"			
0-4.: ,	Form - PCT/RO/101 PCT Request			
0-4-1	Prepared using	PCT-EASY Version 2.92 (updated 01.10.2002)		
0-5	Petition			
	The undersigned requests that the present international application be processed according to the Patent Cooperation Treaty			
0-6	Receiving Office (specified by the applicant)	Korean Intellectual Property Office (RO/KR)		
0-7	Applicant's or agent's file reference	FPM03008PCT		
ī	Title of invention	VIRTUAL CARD SERVICE SYSTEM AND METHOD		
II	Applicant			
II-1·	This person is:	applicant only		
ii-2	Applicant for	all designated States except US		
11-4	Name	MQUAY INC.		
II-5 🗎	Address:	219 Poi-dong, Kangnam-gu,		
۵		135-963 SEOUL		
		Republic of Korea		
11-6	State of nationality	KR .		
11-7	State of residence	KR		
11-8	Telephone No.	02-3462-3428		
11-9	Facsimile No.	02-3462-3427		
III- <u>1</u>	Applicant and/or inventor			
111-1-1	This person is:	applicant and inventor		
III-1 <b>-</b> 2	Applicant for	US only		
III-1-4	Name (LAST, First)	LEE, Chang-Ryeol		
III-1-5	Address:	103-803 Banpo Daewoo Apartment, 10		
		Banpo-dong, Seocho-gu		
		1137-040 KR		
		137-040 KR Republic of Korea		
III-1 <sub>=</sub> 6	State of nationality	137-040 KR Republic of Korea KR		

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	,			
IV-1	Agent or common representative; or address for correspondence			
	The person identified below is hereby/ha	agent		
•	been appointed to act on behalf of the	agec		
	applicant(s) before the competent International Authorities as:	•		
IV-1-1	Name (LAST, First)	CHO, Choong-Won		
IV-1-2	Address:	14F., Kukdong Building, 60-1 Chungmuro		
5		3-ka, Chung-ku		
<b>3</b> 4		100-705 Seoul		
		Republic of Korea		
IV-1-3	Telephone No.	82-2-2279-3631		
IV-1-4	Facsimile No.	82-2-2279-3621		
IV-1-5	e-mail	solo@intelpros.com		
IV-1-5	Agent's registration No.	9-2002-000210-1		
V	Designation of States			
V-1	Regional Patent .	AP: GH GM KE LS MW MZ SD SL SZ TZ UG ZM		
	(other kinds of protection or treatment, if any, are specified between parentheses	ZW and any other State which is a		
	after the designation(s) concerned)	Contracting State of the Harare Protocol		
,	and of the PCT			
"	· · · · · · · · · · · · · · · · · · ·	EA: AM AZ BY KG KZ MD RU TJ TM and any		
		other State which is a Contracting State		
		of the Eurasian Patent Convention and of		
	e grant en Nasa	the PCT		
		EP: AT BE BG CH&LI CY CZ DE DK EE ES FI		
į ę		FR GB GR HU IE IT LU MC NL PT RO SE SI		
		SK TR and any other State which is a		
	•	Contracting State of the European Patent		
		Convention and of the PCT		
		OA: BF BJ CF CG CI CM GA GN GQ GW ML MR		
	<b>.</b>	NE SN TD TG and any other State which is		
		a member State of OAPI and a Contracting		
740		State of the PCT		
	National Patent (other kinds of protection or treatment, if	AE AG AL AM AT AU AZ BA BB BG BR BY BZ		
'	any, are specified between parentheses	CA CHELI CN CO CR CU CZ DE DK DM DZ EC		
	after the designation(s) concerned)	EE ES FI GB GD GE GH GM HR HU ID IL IN		
	•	IS JP KE KG KP KZ LC LK LR LS LT LU LV		
	,	MA MD MG MK MN MW MX MZ NI NO NZ OM PG		
*		PH PL PT RO RU SC SD SE SG SK SL SY TJ		
t.		TM TN TR TT TZ UA UG US UZ VC VN YU ZA		
		ZM ZW		

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V-5	Precautionary Designation Statement		
	In addition to the designations made		·
	under items V-1, V-2 and V-3, the		•
	applicant also makes under Rule 4.9(b)		
	all designations which would be permitted	di di	
	under the PCT except any designation(s)	X	
	of the State(s) indicated under item V-6		•
	below. The applicant declares that those		
	additional designations are subject to		
	confirmation and that any designation		
	which is not confirmed before the	"	
	expiration of 15 months from the priority		
	date is to be regarded as withdrawn by		
	the applicant at the expiration of that time	i	
V/ C		220170	
V-6	Exclusion(s) from precautionary designations	NONE	
VI-1	Priority claim of earlier national		
V1-1	application		
VI-1-1	Filing date	28 September 2002 (2	0 00 20021
	Filling date	_	8.09.2002)
VI-1-2	Number	10-2002-0059073	
VI-1-3	Country	KR	:
VII-1	International Searching Authority	Korean Intellectual	Property Office
<u>.</u> <u>{</u>	Chosen	(KIPO) (ISA/KR)	
VIII	Declarations	Number of declarations	
VIII-1	Declaration as to the identity of the inventor	- 	
VIII-2	Declaration as to the applicant's	_	
4	entitlement, as at the international filing		2, ***
	date, to apply for and be granted a paten	<u>.</u>	
VIII-3	Declaration as to the applicant's	_	
	entitlement, as at the international filing		4
	date, to claim the priority of the earlier		
	application		
VIII-4	Declaration of inventorship (only for the	-	*
	purposes of the designation of the United		40
	States of America)		* * * * * * * * * * * * * * * * * * * *
VIII-5	Declaration as to non-prejudicial	-	A 11
•	disclosures or exceptions to lack of		
	novelty	* .	
IX	Check list	number of sheets	, electronic file(s) attached
IX-1	Request (including declaration sheets)	4	
IX-2.	Description	14.	<del>-</del>
IX-3	Claims	6	<b>-</b> ·
IX-4	Abstract	1	EZABST00.TXT
IX-5	Drawings .	13	_
IX-7	TOTAL	38	
- :;	Accompanying items	paper document(s) attached	electronic file(s) attached
IX-8	Fee calculation sheet	<b>✓</b>	_
IX-9	Original separate power of attorney	<b>√</b>	_
IX-13	Priority document(s)	Item(s) VI-1	-
IX-17	PCT-EASY diskette	_	Diskette
	Figure of the drawings which should	15	

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IX-20	Language of filing of the international application	Korean
X-1	Signature of applicant, agent or common representative	
X-1-3	Name (LAST, First)	CHO, Choong-Won

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10-1	Date of actual receipt of the purported international application		·	
10-2	Drawings:			
10-2-1	Received			
10-2-2	Not received			
10-3	Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application			
10-4	Date of timely receipt of the required corrections under PCT Article 11(2)			
10-5	International Searching Authority	ISA/KR	*	
10-6 · ·	Transmittal of search copy delayed until search fee is paid			: 74

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	·		<del></del>
11-1 Date of receipt of the record copy by		•	and the state of
the International Bureau	i '	<u> </u>	·